



APPLICATION FOR REFUND OF RETIREMENT DEDUCTIONS

CIVIL SERVICE RETIREMENT SYSTEM

Form Approved
OMB No. 3206-0128

To avoid delay in payment (1) Complete application in full; (2) Typewrite or print in ink

1. Name (Last, first, middle)	2. Date of birth (Month, day, year)	3. Social Security Number	4. Are you a citizen of the United States of America?	Yes No
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5. List all other names you have used (Including maiden name, if applicable)	6. Previous application filed (Indicate by "X")	Retirement Annuity Refund	Deposit or Redeposit Voluntary Contributions
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7. List below all of your civilian and military service for the United States Government or District of Columbia				Indicate whether CS retirement deductions were withheld from your salary (Check One)		Have you paid deposit or redeposit for any period including military service after 1956? (Check One)		
Department or Agency (Including bureau, branch, or division where employed)	Location of Employment (City, State, and ZIP Code)	Title of Position	Periods of Service		Withheld	Not Withheld	Full or Partially Paid	Not Paid
			Beginning Date	Ending Date				

8. Have you accepted any further employment with the Federal or District of Columbia government (or arranged for such employment) to become effective within 31 days from the ending date of your last period of service?	Yes <input type="checkbox"/> Complete items 9, 10, 11 and 12 No <input type="checkbox"/>	16. APPLICANT CERTIFICATION
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9. If you answer "Yes" to item 8, are Civil Service Retirement deductions being withheld (or will they be withheld) from your salary during such employment?	Yes <input type="checkbox"/> No <input type="checkbox"/>	10. Date of new appointment (Expected date if not yet reemployed)	I understand that I am not legally entitled to receive a refund if I am reemployed or otherwise assigned to a position under the Civil Service Retirement System within 31 days of separating from my most recent position. I agree to notify OPM if I am employed again within this time period and will return or repay any refund paid to me under those circumstances.
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11. Department or agency, including bureau, branch or division in which you are (or will be) employed	12. Location of new employment (City, State, and ZIP Code)	I hereby certify that all statements in this application, including any information I have given on the back, are true to the best of my belief and knowledge and that the tax withholding election mark here reflects my wishes.
		Your Signature (Do not print) _____ Date _____

13. Indicate below whether you wish to have Federal income tax withheld from the interest portion of your refund	WARNING--Any intentional false statement in this application or willful misrepresentation relative thereto is a violation of the law punishable by a fine of not more than \$10,000 or imprisonment of not more than 5 years, or both. (18 U.S.C. 1001)
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Withhold Federal income tax from the interest portion of my refund payment. If you elect withholding, the amount withheld will be 5% of the total interest payable.	17. ADDRESS FOR MAILING REFUND CHECK
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14. Are you now married?	Yes <input type="checkbox"/> Give name of current spouse _____ No <input type="checkbox"/>	Number and Street _____ City, State, and ZIP Code _____	Telephone Number (Including area code) _____
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15. Have you been divorced on or after May 7, 1985?	Yes <input type="checkbox"/> In the space provided on the back of this form list all living former spouses from whom you were divorced on or after May 7, 1985, and to whom you were married for at least 9 months. No <input type="checkbox"/>	WE CANNOT AUTHORIZE PAYMENT IF THIS ADDRESS IS ERASED OR OTHERWISE CHANGED
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FOR AGENCY USE ONLY	NOTE: This application should not be offered to a financial institution or other person as collateral or security for a loan. The retirement law [5 U.S.C. 8346(a)] provides that an employee's retirement contributions are not assignable. A former employee must apply for refund personally and payment must be made directly to him or her. However, outstanding debts to the U.S. Government can, at the Government's request, be withheld from a refund, provided all legal requirements are met.
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I certify that this agency received this OPM Form 1425 on the date shown below.	
Signature of Agency Official _____	Date Received _____

Title _____	Agency Payroll Office Number _____	See the back of this form for important information concerning your application for refund of retirement deductions and for a Privacy Act Statement.
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If you answer "yes" in item 15, list all living former spouses from whom you were divorced on or after May 7, 1985, and to whom you were married to for at least 9 months.

Name of Former Spouse	Date of Marriage (<i>Mo, day, yr</i>)	Date of Divorce (<i>Mo, day, yr</i>)

NOTIFICATION TO CURRENT AND FORMER SPOUSES OF YOUR REFUND APPLICATION

The Civil Service Retirement law provides that your retirement contributions may be refunded to you **ONLY** if you notify the following persons that you are applying for a refund:

- 1 any current spouse (including any person from whom you are legally separated) and
- 1 any former spouse from whom you were divorced on or after May 7, 1985.

You **are not required** to notify a former spouse if you were not married to that person for a total of at least 9 months or you do not have a total of at least 18 months of civilian service subject to retirement deductions.

You should provide a copy of OPM Form 1537, *Current/Former Spouse's Notification of Application for Refund of Retirement Deductions*, (which you may get from your employing office) to (1) your current spouse, if any, and (2) if you have at least 18 months of civilian service subject to retirement deductions, each former spouse you listed above. The current or former spouse must sign the form and have the signature witnessed by two persons. You cannot be one of the witnesses.

In addition, the law provides that payment of your refund is subject to the terms of any court order (related to a divorce or legal separation that occurred on or after May 7, 1985) that expressly relates to any portion of your refund, if the payment of the refund would end the entitlement of a spouse or former spouse to a survivor annuity or a portion of your annuity. A court order cannot bar payment of a refund if you do not have a future Civil Service annuity entitlement.

Attach all signed and witnessed notification forms to your refund application.

If your current or former spouse refuses to acknowledge the notification or you are otherwise unable to obtain the acknowledgement, you must submit one of the following:

1. Affidavits signed by two individuals who witnessed your attempt to personally notify the current or former spouse. The

witnesses must attest that they saw you give or try to give (personally) the notification form to your current or former spouse to whom your purpose should have been clear.

- OR 2. The current mailing address of the current or former spouse. (You may use the box at the end of this column to give the address.) OPM will attempt to notify (by certified mail return receipt requested) the current or former spouse at the address you give. OPM will not pay you the refund until we receive the signed return receipt. If the notice is undeliverable at the address you give, your refund may not be paid unless you subsequently show that the notification requirement should be waived as described below. If you decide you want OPM to make notification, it will cause a 6- to 8-week delay in the payment of your refund.

If you do not know the current whereabouts of a spouse or former spouse, the Office of Personnel Management may waive the requirement to notify that person. A waiver may be granted if you submit with your refund application:

1. A determination by a court or administrative agency empowered to make such determinations that the person is missing; OR
2. Notarized statements from yourself and two other persons (one of whom is unrelated to you) stating that the person's whereabouts are unknown and detailing efforts to locate the person.

I have been unable to notify the following current or former spouse. (Enter name and current mailing address, including ZIP code, of the current or former spouse.)

Notice to Applicant

1. If you have more than 5 years of service, you may be entitled to annuity rights which will be forfeited by payment of this refund unless you are later reemployed subject to the Civil Service Retirement law. (Note: payment of the refund will end any eligibility your former spouse[s] may have to coverage under the Federal Employees Health Benefits Program.)
2. If you were separated on or after October 1, 1956, from a position subject to the Civil Service Retirement law, refund of retirement deduction is prohibited unless your separation occurred and your application is received by your employing agency or the Office of Personnel Management at least 31 days before the earliest commencing date of any annuity for which you are eligible.
3. Refund of retirement deductions is also prohibited if you are currently employed in a position subject to Civil Service Retirement deductions or will be so employed within 31 days from the date of the separation on which your claim for refund is based.
4. Your refund is **not payable** until at least 31 days have passed since your separation.
5. Interest will be paid on your refund if you have more than 1 year, but fewer than 5 years, of service.

Federal Tax Withholding

Although the refund of your contributions to the Civil Service Retirement fund is not subject to Federal income tax, any interest paid on your contributions is taxable in the year that it is paid, unless you transfer the interest portion of your refund to another eligible retirement. If you elect

not to have Federal tax withheld, or if you do not have enough Federal tax withheld, you may be responsible for payment of estimated tax. In addition, you may incur penalties under the estimated tax rules if your withholdings and estimated tax payments are not sufficient.

Privacy Act Statement

Title 5, U.S. Code, Chapter 83, Civil Service Retirement, authorizes solicitation of this information. The data you furnish will be used to determine your eligibility to receive a refund of retirement deductions.

This information may be shared with national, state, local, or other charitable or social security administrative agencies to determine and issue benefits under their programs, or with law enforcement agencies when they are investigating a violation or potential violation of the civil or criminal law.

Executive Order 9397 (November 22, 1943) authorizes use of the Social Security number to distinguish you and people with similar names. Furnishing your Social Security number, as well as other data, is voluntary, but if you do not do this, OPM may be unable to determine your eligibility to receive a refund of retirement deductions.

Where to File Your Application

1. If you have been separated 30 days or less, this application should be forwarded to the office in which you were last employed.
2. If you have been separated more than 30 days, forward this application to the Office of Personnel Management, Civil Service Retirement System, Employee Service and Records Center, Boyers, PA 16017.

Current/Former Spouse's Notification of Application for Refund of Retirement Deductions Under the Civil Service Retirement System

PRIVACY ACT STATEMENT

Public Law 98-615, which established current and former spouse notification requirements, authorizes solicitation of this information. The information furnished will be used to satisfy the notification requirements of Public Law 98-615. This information may be shared with national, state, local, or other charitable or social security administrative agencies to determine and issue benefits under their programs or when they are investigating a

violation or potential violation of the civil or criminal law. Executive Order 9397 (November 22, 1943) authorizes use of the Social Security Number to distinguish between the applicant and people with similar names. Furnishing the Social Security Number, as well as other data, is voluntary, but failure to do so may result in our inability to refund the retirement deductions.

If you apply for a refund of retirement deductions after May 6, 1985, you must notify your current spouse. Also, you must also notify any **former** spouse if the following conditions apply:

1. You have 18 months of service subject to retirement deductions (including previously refunded service); and
2. You were married to the former spouse for at least 9 months.
3. You were divorced from the former spouse on or after May 7, 1985.

PART 1 -- To Be Completed by Applicant

INSTRUCTIONS: To notify each current or former spouse of your application for a refund of your retirement deductions, complete Part 1 with **your** name, date of birth and Social Security Number and have the current or former spouse complete Part 2. The current or former spouse's signature must be witnessed in Part 3.

You may not be a witness. After Parts 2 and 3 have been completed, the form must be returned to you for attachment to your refund application. *(Use a separate form for current spouse and each former spouse.)*

Name	Date of Birth	Social Security Number

PART 2 -- To Be Completed by Current or Former Spouse

INSTRUCTIONS: Complete Part 2 and have two witnesses complete Part 3 and then return the form to the applicant. Payment of the refund or retirement deductions will end any entitlement you may have to a survivor annuity or portion of any annuity to which the applicant would otherwise have been entitled (unless the applicant's entitlement is restored through later Federal employment). If a court order expressly relates to the applicant's

retirement deductions and you believe that payment of the refund would end a court-ordered entitlement you have to a survivor annuity or to a portion of an annuity to which the above-named person is entitled, see the information on the back regarding such court orders. *(Complete Part 2 and have the witnesses complete Part 3 even if you are submitting a court order.)*

I have read the paragraph above and I understand that the above-named individual is applying for a refund of civil service retirement deductions.	Signature <i>(Do Not Print)</i>	Name <i>(Type or Print)</i>	Date Signed

PART 3 -- To Be Completed by Witnesses

We, the undersigned, certify that Part 2 of this form was signed by the current or former spouse of the person name in Part 1 in our presence.

Signature	Date Signed	Signature	Date Signed
Name of Witness <i>(Type or Print)</i>		Name of Witness <i>(Type or Print)</i>	
Address <i>(Number and Street)</i>		Address <i>(Number and Street)</i>	
City, State and ZIP Code		City, State and ZIP Code	

Information About Sending Court Orders to the Office of Personnel Management (OPM)

If you are legally separated or divorced from the person named in Part 1, you should know that a refund would end your potential entitlement to a survivor annuity and to any portion of any annuity to which the applicant would be entitled. If you have a court order that expressly relates to any portion of the applicant's retirement deductions (contributions), **you should send a copy of the court order to OPM with a cover letter giving:**

1. The name, date of birth, and Social Security Number of the person applying for the refund.
2. Your statement that the court order has not been amended, superseded, or set aside.
3. Your name, date of birth, and mailing address; and
4. If any payments to you are subject to termination upon your remarriage, a statement that either (1) you have remarried and the date of the remarriage or (2) that you have not remarried and that you will notify OPM within 15 days of a remarriage should you remarry in the future.

If the court order gives you a survivor annuity after the death of the applicant, also attach a copy of your birth certificate, if available.

The court order can be honored **ONLY if it is received before the refund is paid** to the applicant. Payment of the refund will end any entitlement you may have to a survivor annuity or a portion of any annuity to which the applicant would otherwise have been entitled. Payment of the refund will also end any eligibility you may have to coverage under the Federal Employee Health Benefits Program.

Send a copy of the court order and your cover letter to the following address and complete the blocks below:

Office of Personnel Management
Civil Service Retirement System
Employee Service and Records Center
ATTN: Refunds
Boyers, PA 16017

NOTE: A former spouse who remarries before reaching age 55 is not entitled to a survivor annuity. (Termination of the remarriage does not restore a former spouse's entitlement to a survivor annuity.) Remarriage does not affect a former spouse's court-ordered right to receive a portion of an annuity during the annuitant's lifetime, unless the court order provides otherwise.

I believe I have a court order that meets the criteria described above. I am IMMEDIATELY submitting a copy of the court order and the required cover letter to the address provided above.

Signature <i>(Do Not Print)</i>	Date Signed	Date of Court Order